WHAT IS CLAIMED IS:

- A thermal recording material comprising a substrate;
- a thermal coloring layer which is located overlying the substrate and which comprises a leuco dye and a developer for coloring the leuco dye upon application of heat; and

a protective layer which is located overlying the thermal coloring layer and which comprises a binder resin, a crosslinking agent and a filler,

- wherein the binder resin in the protective layer comprises a polyvinyl alcohol having a silanol group, and the crosslinking agent comprises a zirconium compound of lactic acid.
- 2. The thermal recording material according to Claim 1, wherein the polyvinyl alcohol is an ethylene-modified polyvinyl alcohol having an ethylene unit and a silanol group.
- 3. The thermal recording material according to Claim 1, wherein the crosslinking agent is included in an amount of from 0.01 to 0.50 parts by weight per 1 part by weight of the binder resin.
- The thermal recording material according to Claim 1,
 wherein the thermal coloring layer further comprises a polyvinyl alcohol having a silanol group.

5. The thermal recording material according to Claim 4, wherein the polyvinyl alcohol in the thermal coloring layer is an ethylene-modified polyvinyl alcohol having an ethylene unit and a silanol group.

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- 6. The thermal recording material according to Claim 1, wherein the substrate has opposite sides, the thermal coloring layer overlying one of the sides, and further comprising a backcoat layer which is located overlying the other of said sides of the substrate, the backcoat layer comprising a polyvinyl alcohol having a silanol group and a zirconium compound of lactic acid serving as a crosslinking agent.
- 7. The thermal recording material according to Claim 1,

 further comprising an intermediate layer which is located

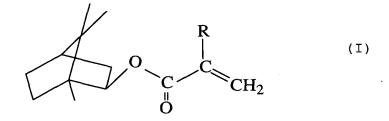
 between the substrate and the thermal coloring layer and which

 comprises a hollow particle of a copolymer comprising monomer

 units of acrylonitrile, methacrylonitrile and a monomer having

 the following formula (I):

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25 wherein R represents a hydrogen atom or a methyl group.

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8. The thermal recording material according to Claim 1, wherein the substrate has opposite sides, the thermal coloring layer overlying one of the sides, and further comprising an adhesive agent layer located overlying the other of said sides of the substrate.

9. The thermal recording material according to Claim 6, wherein an adhesive agent layer is located overlying a surface of the backcoat layer.

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10. The thermal recording material according to Claim 1, further comprising an ink layer which is located overlying a surface of the protective layer and uses an ink including alcohol.

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